

PTO/SB/08A (08-03)

Approved for use through 07/31/2006. OMB 0651-0031

U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

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Substitute for form 1449/PTO

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| Sheet | 1 | of | 2 |
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|------------------------|-------------------|
| Application Number | 10/066174 |
| Filing Date | 01-29-2002 |
| First Named Inventor | FISHER, Douglas |
| Art Unit | 3621 |
| Examiner Name | BAYAT, Bradley B. |
| Attorney Docket Number | 01-111 |

U. S. PATENT DOCUMENTS

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FOREIGN PATENT DOCUMENTS

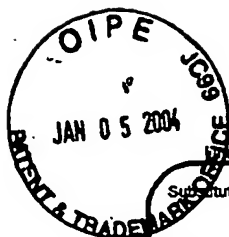
| FOREIGN PATENT DOCUMENTS | | | | | |
|--------------------------|-----------------------|---|--------------------------------|---|---|
| Examiner Initials* | Cite No. ¹ | Foreign Patent Document | Publication Date MM-DD-YYYY | Name of Patentee or Applicant of Cited Document | Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear |
| | | Country Code ² Number ⁴ Kind Code ³ (if known) | | | |
| BIB | 1 | IE WO 00/49586 A1 | 08-24-2000 | Orbis Patents, Ltd | Pages 7-9, 13-17 |
| | | | | | Fig. 15 |
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|-----------------------|----------------------|--------------------|--------|
| Examiner Signature | <i>Behrang Badii</i> | Date Considered | 9/4/05 |
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**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

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| Application Number | 10/066,174 |
| Filing Date | 01-29-2002 |
| First Named Inventor | FISHER, Douglas |
| Art Unit | 3621 |
| Examiner Name | BAYAT, Bradley B |
| Attorney Docket Number | 01-111 |

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NON PATENT LITERATURE DOCUMENTS

| Examiner Initials* | Cite No. ¹ | Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published. | T ² |
|--------------------|-----------------------|---|----------------|
| BB | 2 | "Transale: A Simple Solution for e-payment security and authorization", originally published in PC Magazine, July 2000, downloaded from "http://www.transale.com/pcmagazine.htm on March 10, 2002 (3 Pages)" | |
| B | | | |
| BB | 3 | "Telemoney - How it Works", downloaded from http://www.telemoneyworld.com/howitworks.shtml on March 10, 2002 (1 page) | |
| BB | 4 | "E-Payment Security", downloaded from "http://www.globeid.com/products/@payvault.htm on September 16, 2001 (8 page document, pages 5 and 6) | |
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| Examiner Signature | <i>Reilly Martin</i> | Date Considered | 9/4/05 |
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ELECTRONIC INFORMATION DISCLOSURE STATEMENT

Electronic Version v18
Stylesheet Version v18.0

Title of
Invention

Persistent Dynamic Payment Service

Application Number: 10/066174



Confirmation Number: 2717

First Named Applicant: Douglas Fisher

Attorney Docket Number: 01-111

Search string: (6000832 or 6029151 or 6327578).pn.

US Patent Documents

Note: Applicant is not required to submit a paper copy of cited US Patent Documents

| init | Cite.No. | Patent No. | Date | Patentee | Kind | Class | Subclass |
|------|----------|------------|------------|----------|------|-------|----------|
| B/B | 1 | 6000832 | 1999-12-14 | Franklin | A | 364 | 479.02 |
| B/B | 2 | 6029151 | 2000-02-22 | Nikander | A | 705 | 39 |
| B/B | 3 | 6327578 | 2001-12-04 | Linehan | B1 | 705 | 65 |

Signature

| Examiner Name | Date |
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| <i>Debra Martin</i> | 1/4/05 |

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| Substitute for form 1449B/PTO | | Complete if Known | |
| INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary) | | Application Number | 10/066,174 |
| | | Filing Date | 01/29/02 |
| | | First Named Inventor | Fisher |
| | | Group Art Unit | |
| | | Examiner Name | |
| Sheet 2 of 2 | Attorney Docket Number | 01-111 | |

OTHER PRIOR ART – NON PATENT LITERATURE DOCUMENTS

| Examiner Initials | Cite No. ¹ | Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published. | T ² |
|-------------------|-----------------------|---|----------------|
| BB | 1 | Article entitled "Transale: A simple solution for e-payment security and authorization", PC Magazine, July 2000, downloaded from "http://www.transale.com/pcmagazine.htm" on March 10, 2002 (3 pages). | |
| BB | 2 | Web Page downloaded from "http://www.telemoneyworld.com/howitworks.shtml" on March 10, 2002. (4 page) | |
| BB | 3 | Whitepaper entitled "E-Payment Security" downloaded from "http://www.globelcd.com/products/@payvault.htm" on September 16, 2001. (6 page document; pages 5+6) | |

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| Examiner Signature | Belenz Baeli | Date Considered | 1/4/05 |
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